PATENT S/N 10/710,533

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Lundberg Examiner:

Vivek D. Koppikar

Serial No.:

10/710,533

Group Art Unit:

684.001US6

3626

Filed:

July 19, 2004

Docket:

Title:

SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING

OUT-OF-POCKET COSTS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicant respectfully requests that this Supplemental Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicant requests that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicant with the next official communication.

Pursuant to 37 C.F.R. §1.97(c)(2), Applicants hereby authorize the Commissoner to charge the fee of \$180.00 as set forth in 37 C.F.R. §1.17(p), to Deposit Account No. 19-0743. Please charge any additional fees or credit any overpayment to Deposit Account No. 19-0743. Serial No :10/710,533

Filing Date: July 19, 2004

Title: SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS

Pursuant to 37 C.F.R. 1.98(a)(2), Applicant believes that copies of cited U.S. Patents and Published Applications, and Non-Published Applications identifiable by USPTO Serial Number, are no longer required to be provided to the Office. Notification of this change to this effect was provided in the United States Patent and Trademark Office OG Notices dated October 12, 2004 and October 19, 2004. Thus, Applicant has not included copies of any US Patents or US Patent Applications identifiable by serial number that may be cited with this submission. Should the Office require copies to be provided, Applicant respectfully requests that notice of such requirement be directed to Applicant's below-signed representative. Applicant acknowledges the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. 1.98(a)(2).

The Examiner is invited to contact the Applicant's Representative at the below-listed telephone number if there are any questions regarding this communication.

Respectfully submitted,

STEVEN LUNDBERG

By his Representatives,

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	Application Number	10/710,533	
	Filing Date	July 19, 2004	
	First Named Inventor	Lundberg, Steven	
	Group Art Unit	3626	
	Examiner Name	Koppikar, Vivek	
Sheet 1 of 1	Attorney Docket No: 684.001US6		

US PATENT DOCUMENTS						
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate		
	US-5,466,919	11/14/1995	Hovakimian, H.	02/28/1994		

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T²		
	WO-9610235A1	04/04/1996	Brown, G. T., et al.			

	OTHER	R DOCUMENTS NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No 1	Include name of the author (In CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s),	T²
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